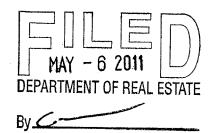
DEPARTMENT OF REAL ESTATE 320 West 4th Street, Suite 350 Los Angeles, California 90013-1105 Telephone: (213) 576-6982



STATE OF CALIFORNIA

DEPARTMENT OF REAL ESTATE

To:)
) NO. H-37255 LA
EDDIE B. FAIJO.)
) ORDER TO DESIST AND
) REFRAIN
)
) (B&P Code Section 10086)
)
	,)

The Commissioner ("Commissioner") of the California Department of Real Estate ("Department") caused an investigation to be made of the activities of EDDIE B. FAIJO ("FAIJO"). Based on that investigation, the Commissioner has determined that FAIJO, has engaged in, is engaging in, or is attempting to engage in, acts or practices constituting violations of the California Business and Professions Code ("Code") and/or Title 10, Chapter 6, California Code of Regulations ("Regulations"), including the business of, acting in the capacity of, and/or advertising or assuming to act, as a real estate broker in the State of California within the meaning of Section 10131(d) (performing services for borrowers in connection with loans secured by real property) and Section 10131.2 (advance fee handling) of the Code.

Furthermore, based on the investigation, the Commissioner hereby issues the following Findings of Fact, Conclusions of Law, and Desist and Refrain Order under the authority of Section 10086 of the Code.

Whenever acts referred to below are attributed to American National Group ("ANG"), those acts are alleged to have been done by and/or through one or more agents, associates, affiliates, and/or co-conspirators, including, but not limited to, FAIJO, and using the names "American National Group," "ANG," or other names or fictitious names unknown at this time.

FINDINGS OF FACT

- 1. American National Group or ANG is not now, and has never been, licensed by the Department in any capacity.
- 2. FAIJO is not now, and has never been, licensed by the Department in any capacity. FAIJO served as general manager for ANG.
- 3. During the period of time set forth below, ANG solicited borrowers and negotiated to do one or more of the following acts for another or others, for or in expectation of compensation: negotiate the purchase, sale or exchange of real property; negotiate one or more loans for, or perform services for, borrowers and/or lenders in connection with loans secured directly or collaterally by one or more liens on real property; and charge, demand or collect an advance fee for any of the services offered.
- 4. For an unknown period of time beginning no later than April, 2008, and continuing through May 18, 2009, American National Group advertised short sale and loan modification services under one or more business names including, but not limited to, "ANG" in various print and electronic media, including a website located at http://www.anghelp.com. Those advertisements solicited borrowers offering loan modification services listing ANG's contact information as 1701 E. Lincoln Avenue, Anaheim, California 92806, (714) 517-0425.

5. Patricia C.

On November 13, 2008, FAIJO solicited ANG's services to Patricia C. for loan modifications and negotiations. Patricia C. entered into a written agreement with ANG for said services. ANG charged Patricia C. an advance fee of \$1,795.

6. Rogelio G.

On November 13, 2008, Rogelio G. entered into a written agreement with ANG for loan modification and negotiation services. Rogelio G. paid an advance fee of \$2,250 to ANG.

7. Jorge M.

On November 20, 2008, Jorge M. entered into a written agreement with ANG for loan modification and negotiation services. Jorge M. paid an advance fee of \$1,795 to ANG.

8. Pedro P.

On December 1, 2008, Pedro P. entered into a written agreement with ANG for loan modification and negotiation services. Pedro P. paid an advance fee of \$1,795 to ANG.

9. Gloria C.

On December 19, 2008, Gloria C. entered into a written agreement with ANG for loan modification and negotiation services. ANG collected an advance fee from Gloria C. for said services.

10. Fidel M.

On February 16, 2009, Fidel M. entered into a written agreement with ANG for loan modification and negotiation services. ANG charged an advance fee of \$2,000 to Fidel M. for said services.

11. Maria Candelaria M.

On February 24, 2009, Maria Candeleria M. entered into a written agreement with ANG for loan modification and negotiation services. ANG collected an advance fee of \$2,500 from Maria Candeleria M. for said services.

12. <u>Luis A.</u>

On March 16, 2009, Luis A. entered into a written agreement with ANG for loan modification and negotiation services. ANG collected an advance fee of \$2,000 from Luis A. for said services.

13. Additional examples of borrowers who paid advance fees to ANG for the purpose of providing loan negotiations and modifications include, but are not limited to, the following:

Date Amount Received	Borrower	Amount Charged or Collected
7/24/08	Cecilio L.	\$1,795
8/04/08	Magaly G.	\$2,800
9/09/08	Hector R.	\$1,795
9/17/08	Juan Carlos L.	\$3,795
10/7/08	Leticia M.	\$3,400
10/25/08	Pedro C.	\$1,800
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CONCLUSIONS OF LAW

14. Based on the findings of fact contained in paragraphs 1 through 13, FAIJO, while using the names "American National Group", "ANG," or other names or fictitious names unknown at this time, solicited borrowers and performed services for those borrowers and/or those borrowers' lenders in connection with loans secured directly or collaterally by one or more liens on real property, and charged, demanded or collected advance fees for the services to be provided, which acts require a real estate broker license under Sections 10131(d) and 10131.2 of the Code, during a period of time when FAIJO was not licensed by the Department as real estate brokers, in violation of Section 10130 of the Code.

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DESIST AND REFRAIN ORDER

Based upon the FINDINGS OF FACT AND CONCLUSIONS OF LAW stated herein, it is ordered that EDDIE B. FAIJO, whether doing business under their own names, or any other fictitious names, IS HEREBY ORDERED to immediately desist and refrain from performing any acts within the State of California for which a real estate broker license is required, unless you are so licensed.

DATED:	4-25	2011

JEFF DAVI
Real Estate Commissioner

Notice: Business and Professions Code Section 10139 provides that "Any person acting as a real estate broker or real estate salesperson without a license or who advertises using words indicating that he or she is a real estate broker without being so licensed shall be guilty of a public offense punishable by a fine not exceeding twenty thousand dollars (\$20,000), or by imprisonment in the county jail for a term not to exceed six months, or by both fine and imprisonment; or if a corporation, be punished by a fine not exceeding sixty thousand dollars (\$60,000)."

cc: Eddie B. Faijo 4381 Manzanita Street

Irvine, CA 92604